

Table 1. Percent of workers with access to retirement and health care benefits, by selected characteristics, private industry, National Compensation Survey, March 2004

Characteristics	Retirement benefits			Health care benefits		
	All plans ¹	Defined benefit	Defined contribution	Medical care	Dental care	Vision care
All workers	59	21	53	69	46	29
Worker characteristics:						
White-collar occupations	69	24	64	76	53	33
Blue-collar occupations	59	26	49	76	47	29
Service occupations	31	6	27	42	25	18
Full time	68	25	62	84	56	35
Part time	27	9	23	20	13	8
Union	84	70	48	89	73	56
Nonunion	56	16	53	67	43	26
Average wage less than \$15 per hour ..	46	11	41	57	34	20
Average wage \$15 per hour or higher ..	77	35	68	86	63	41
Establishment characteristics:						
Goods-producing	70	32	60	83	56	36
Service-producing	55	18	50	65	43	27
1-99 workers	44	9	40	58	31	18
100 workers or more	77	35	68	82	64	42
Geographic areas:						
Metropolitan areas	59	22	53	70	47	30
Nonmetropolitan areas	55	15	51	66	39	24
New England	56	22	50	68	49	25
Middle Atlantic	59	29	50	71	47	34
East North Central	65	24	58	70	46	27
West North Central	65	21	57	66	40	21
South Atlantic	57	17	54	69	46	25
East South Central	57	14	55	72	45	34
West South Central	56	18	52	68	40	24
Mountain	59	17	54	68	45	30
Pacific	52	22	46	70	51	38

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees have access to both types of plans.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

Table 2. Percent of workers participating in health care and retirement benefits, by selected characteristics, private industry, National Compensation Survey, March 2004

Characteristics	Retirement benefits			Health care benefits		
	All plans ¹	Defined benefit	Defined contribution	Medical care	Dental care	Vision care
All workers	50	21	42	53	37	22
Worker characteristics:						
White-collar occupations	61	24	53	59	43	25
Blue-collar occupations	50	25	38	60	40	25
Service occupations	22	6	18	24	16	11
Full time	60	24	50	66	46	27
Part time	20	9	14	11	8	6
Union	81	69	42	81	68	50
Nonunion	47	15	42	50	33	19
Average wage less than \$15 per hour ..	36	11	30	40	26	15
Average wage \$15 per hour or higher ..	71	35	59	71	53	33
Establishment characteristics:						
Goods-producing	63	31	49	69	49	30
Service-producing	47	18	40	48	33	20
1-99 workers	37	9	32	43	24	14
100 workers or more	67	34	53	64	52	32
Geographic areas:						
Metropolitan areas	51	22	42	54	38	23
Nonmetropolitan areas	45	15	39	48	31	18
New England	50	22	42	49	38	17
Middle Atlantic	54	29	42	53	38	24
East North Central	57	23	48	54	39	22
West North Central	55	21	45	51	32	17
South Atlantic	47	16	41	52	35	19
East South Central	46	13	42	52	36	25
West South Central	46	17	39	54	33	20
Mountain	46	17	39	51	38	23
Pacific	46	22	36	55	41	30

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

Table 3. Percent of establishments offering health and retirement benefits, and retiree health benefits, by establishment characteristics, private industry, National Compensation Survey, March 2004

Characteristics	Retirement benefits			Health care benefits ²		
	All plans ¹	Defined benefit	Defined contribution	For current workers	For retirees under age 65	For retirees age 65 and older
All establishments	48	10	46	61	5	4
Establishment characteristics:						
Goods-producing	49	12	45	64	3	3
Service-producing	48	10	46	61	5	4
1-99 workers	46	9	44	60	4	3
100 workers or more	89	29	85	96	13	12
Geographic areas:						
Metropolitan areas	50	10	48	62	4	4
Nonmetropolitan areas	39	11	38	57	5	4
New England	54	11	53	64	2	2
Middle Atlantic	50	14	46	65	7	6
East North Central	60	13	57	78	5	4
West North Central	49	12	47	45	3	2
South Atlantic	52	5	51	56	3	3
East South Central	31	4	30	59	4	4
West South Central	42	9	41	59	6	5
Mountain	37	9	35	53	3	3
Pacific	41	13	40	63	6	6

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employers offer both types of plans.

² Health care may include a medical plan, or a separate dental, vision, or prescription drug plan.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

Table 4. Percent of medical insurance participants required to contribute and average employee contribution for single and family coverage, by selected characteristics, private industry, National Compensation Survey, March 2004

Characteristics	Single coverage			Family coverage		
	Employee contributions not required	Employee contributions required	Average flat monthly contribution in dollars ¹	Employee contributions not required	Employee contributions required	Average flat monthly contribution in dollars ¹
Total	24	76	\$67.57	11	89	\$264.59
Worker characteristics:						
White-collar occupations	22	78	69.07	9	91	271.60
Blue-collar occupations	30	70	63.15	16	84	242.81
Service occupations	19	81	72.40	9	91	294.58
Full time	24	76	67.05	11	89	263.65
Part time	29	71	78.61	17	83	284.66
Union	43	57	56.53	33	67	195.12
Nonunion	21	79	68.98	7	93	273.51
Average wage less than \$15 per hour ..	21	79	70.27	8	92	275.81
Average wage \$15 per hour or higher ..	27	73	65.22	14	86	255.05
Establishment characteristics:						
Goods-producing	26	74	59.89	15	85	221.25
Service-producing	23	77	70.63	10	90	281.44
1-99 workers	33	67	74.02	13	87	307.78
100 workers or more	17	83	63.33	10	90	231.23
Geographic areas:						
Metropolitan areas	24	76	67.56	11	89	262.99
Nonmetropolitan areas	24	76	67.62	10	90	274.02
New England	16	84	69.37	9	91	224.98
Middle Atlantic	27	73	67.43	16	84	246.61
East North Central	24	76	67.73	16	84	252.62
West North Central	23	77	66.60	14	86	258.23
South Atlantic	21	79	72.02	5	95	293.72
East South Central	21	79	64.16	6	94	247.83
West South Central	19	81	66.49	3	97	288.84
Mountain	21	79	64.04	11	89	269.86
Pacific	35	65	65.19	15	85	260.51

¹ The average employee contribution does not include plans where the employer pays the full cost.

NOTE: Because of rounding, sums of individual items

may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

Table 5. Percent of medical plan participants by amount and type of employee contribution for single coverage, private industry, National Compensation Survey, March 2004

Characteristics	All employees	White-collar occupations	Blue-collar occupations	Service occupations
Total with contributory coverage	100	100	100	100
Percent				
Flat monthly amount	73	74	73	74
Less than \$5.00	(¹)	(¹)	(¹)	(¹)
\$5.00 - 9.99	1	1	2	1
\$10.00 - 14.99	2	2	3	2
\$15.00 - 19.99	2	2	3	1
\$20.00 - 29.99	6	6	5	6
\$30.00 - 39.99	8	8	9	5
\$40.00 - 49.99	9	9	8	8
\$50.00 - 59.99	10	10	9	9
\$60.00 - 69.99	8	7	7	11
\$70.00 - 79.99	7	6	7	8
\$80.00 - 89.99	6	6	6	4
\$90.00 - 99.99	3	3	2	3
\$100.00 - 124.99	6	7	4	7
\$125.00 or greater	7	7	6	8
Composite rate ²	1	1	(¹)	1
Varies ³	4	4	3	4
Flexible benefits ⁴	2	2	1	1
Percent of earnings	(¹)	(¹)	(¹)	(¹)
Exists, but unknown	17	16	17	18
Other	3	2	5	2

¹ Less than 0.5 percent.

² A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

Table 6. Percent of medical plan participants by amount and type of employee contribution for family coverage, private industry, National Compensation Survey, March 2004

Characteristics	All employees	White-collar occupations	Blue-collar occupations	Service occupations
Total with contributory coverage	100	100	100	100
Percent				
Flat monthly amount	74	73	76	73
Less than \$25.00	1	1	2	(¹)
\$25.00 - 49.99	2	1	5	1
\$50.00 - 74.99	3	3	4	2
\$75.00 - 99.99	3	3	4	2
\$100.00 - 124.99	5	4	7	4
\$125.00 - 149.99	5	6	5	2
\$150.00 - 174.99	6	6	6	5
\$175.00 - 199.99	6	5	6	5
\$200.00 - 224.99	5	5	6	7
\$225.00 - 249.99	5	4	5	4
\$250.00 - 274.99	4	5	3	2
\$275.00 - 299.99	3	3	3	5
\$300.00 - 324.99	3	3	4	2
\$325.00 - 349.99	3	2	1	11
\$350.00 - 374.99	2	3	1	3
\$375.00 - 399.99	2	2	2	3
\$400.00 - 424.99	3	3	2	2
\$425.00 - 449.99	2	2	2	2
\$450.00 - 474.99	2	2	2	1
\$475.00 - 499.99	1	1	1	1
\$500.00 or greater	8	8	7	10
Composite rate ²	1	1	(¹)	1
Varies ³	3	3	2	3
Flexible benefits ⁴	1	2	1	1
Percent of earnings	(¹)	(¹)	(¹)	(¹)
Exists, but unknown	18	19	16	20
Other	3	2	4	3

¹ Less than 0.5 percent.

² A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

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Table 7. Percent of medical insurance premiums paid by employer and employee, by selected characteristics, private industry, National Compensation Survey, March 2004

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers participating in medical plans ...	82	18	69	31
Worker characteristics:				
White-collar occupations	81	19	68	32
Blue-collar occupations	84	16	72	28
Service occupations	79	21	65	35
Full time	82	18	69	31
Part time	79	21	67	33
Union	89	11	83	17
Nonunion	80	20	67	33
Average wage less than \$15 per hour	80	20	66	34
Average wage \$15 per hour or higher	83	17	72	28
Establishment characteristics:				
Goods-producing	84	16	74	26
Service-producing	81	19	67	33
1-99 workers	82	18	64	36
100 workers or more	82	18	73	27
Geographic areas:				
Metropolitan areas	82	18	70	30
Nonmetropolitan areas	82	18	68	32
New England	80	20	74	26
Middle Atlantic	83	17	73	27
East North Central	82	18	73	27
West North Central	82	18	70	30
South Atlantic	79	21	65	35
East South Central	81	19	67	33
West South Central	81	19	64	36
Mountain	82	18	68	32
Pacific	84	16	69	31

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.